Fill in this information to identify the case:

Debtor 1 Kristin Wade Johannes aka Kris Johannes aka Kris W. Johannes aka Kristin Johannes aka Kristin W. Johannes
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania
Case number 5:20-bk-01044-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc

Court claim no. (if known): 6

Last four digits of any number you use to identify the debtor's account: 2063

Date of payment change: 12/01/2024
Must be at least 21 days after date of this notice

New total payment: $1,314.98
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________________

Current escrow payment: $ 404.49 **New escrow payment:** $ 426.82

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____

Current interest rate: _______________% **New interest rate:** _______________%

Current principal and interest payment: $ __________ **New principal and interest payment:** $ __________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:
____

Current mortgage payment: $ ____ **New mortgage payment:** $ _________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ */s/ Mario Hanyon*
Signature

Date 11/01/2024

Print: **Mario Hanyon (203993)**
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
Wilkes-Barre Division

IN RE: Kristin Wade Johannes aka Kris Johannes aka Kris W. Johannes aka Kristin Johannes aka Kristin W. Johannes	Case No. 5:20-bk-01044-MJC
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc, Movant vs. Kristin Wade Johannes aka Kris Johannes aka Kris W. Johannes aka Kristin Johannes aka Kristin W. Johannes , Debtor	Chapter 13

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

Brett Freeman, Debtor's Attorney
606 Hamlin Highway Suite 2
Lake Ariel, PA 18436
brett@freeman.law

Jack N Zaharopoulos, Bankruptcy Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee, US Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

Via First Class Mail:

Kristin Wade Johannes
1757 Beach Lake Hwy
Beach Lake, PA 18405-4061

Date: November 1, 2024

/s/Mario Hanyon
Andrew Spivack, PA Bar No. 84439
Matthew Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Paperless Statement/Electronic Only

ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

[redacted]
KRISTIN WADE JOHANNES
STEPHANIE JOHANNES
1757 BEACH LAKE HWY
BEACH LAKE PA 18405

Loan Information

Loan Number:	[redacted]
Property Address:	1757 Beach Lake Hwy Beach Lake, PA 18405
Statement Date:	10/21/2024
New Payment Effective Date:	12/01/2024

1. Your Escrow Account Has A Shortage

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Due to an increase in your taxes and/or insurance, your escrow account is short $153.17.

Projected Escrow Account Balance

Projected Minimum Balance:	$674.95
Required Minimum Balance:	$828.12
Shortage Amount:	**$153.17**

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

2. Your Payment Is Changing

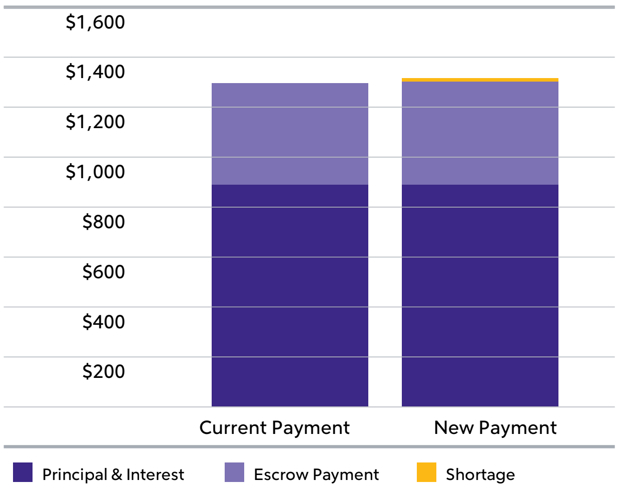
Your escrow payment is increasing. You have a shortage of $153.17 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	$888.16	$888.16
Escrow Payment:	$404.49	$414.06
Shortage:		$12.76
Monthly Payment:	**$1,292.65**	**$1,314.98**

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options

RocketMortgage.com | Rocket Mortgage® mobile app | 24/7 access at (800) 508-0944

[redacted]

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ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

3. A Closer Look At Your Escrow Account History

Escrow Account Disbursement From December 2023 To November 2024

Estimated Tax:	$3,996.84	Estimated Insurance:	$857.00	Estimated Total:	$4,853.84
Actual Tax:	$4,070.72	Actual Insurance:	$898.00	Actual Total:	$4,968.72

This section highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow. Please keep in mind that the history will reflect the month in which the payment or disbursement was made. This may be different than the payment or disbursement due date.

Escrow Account Activity History For December 2023 To November 2024

		Payments		Disbursements		Balance	
Date	Activity	Estimated	Actual	Estimated	Actual	Estimated	Actual
12/2023	Beginning Balance					$1,617.91	$2,022.40
12/2023	Deposit	$404.49	$404.49	$0.00	$0.00	$2,022.40	$2,426.89
01/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$2,426.89	$2,831.38
02/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$2,831.38	$3,235.87
02/2024	Withdrawal - HOMEOWNERS INS	$0.00	$0.00	$0.00	$898.00	$2,831.38	$2,337.87
03/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$3,235.87	$2,742.36
03/2024	Withdrawal - HOMEOWNERS INS	$0.00	$0.00	$857.00	$0.00	$2,378.87	$2,742.36
04/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$2,783.36	$3,146.85
05/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$3,187.85	$3,551.34
05/2024	Withdrawal - TOWNSHIP TAXES	$0.00	$0.00	$1,253.73	$1,253.73	$1,934.12	$2,297.61
05/2024	Withdrawal - TOWNSHIP TAXES	$0.00	$0.00	$1.00	$1.00	$1,933.12	$2,296.61
06/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$2,337.61	$2,701.10
07/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$2,742.10	$3,105.59
08/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$3,146.59	$3,510.08
08/2024	Withdrawal - SCHOOL TAXES	$0.00	$0.00	$0.00	$2,813.52	$3,146.59	$696.56
08/2024	Withdrawal - SCHOOL TAXES	$0.00	$0.00	$0.00	$2.47	$3,146.59	$694.09
09/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$3,551.08	$1,098.58
09/2024	Withdrawal - SCHOOL TAXES	$0.00	$0.00	$2,739.74	$0.00	$811.34	$1,098.58
09/2024	Withdrawal - SCHOOL TAXES	$0.00	$0.00	$2.37	$0.00	$808.97	$1,098.58
10/2024	Deposit	$404.49	$0.00	$0.00	$0.00	$1,213.46	$1,098.58
11/2024	Deposit	$404.49	$404.49	$0.00	$0.00	$1,617.95	$1,503.07 **
	Totals	**$4,853.88**	**$4,449.39**	**$4,853.84**	**$4,968.72**		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

continued →

[redacted]

ROCKET Mortgage

Annual Escrow Account Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

4. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
HOMEOWNERS INS:	$898.00
TOWNSHIP TAXES:	$1,254.73
SCHOOL TAXES:	$2,815.99
Total Annual Taxes And Insurance:	**$4,968.72**
New Monthly Escrow Payment:	**$414.06**

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is $828.12. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For December 2024 To November 2025

		Payments	**Disbursements**	**Balance**	
Date	Activity	Estimated	Estimated	Estimated	Required
12/2024	Beginning Balance			$1,503.07	$1,656.24
12/2024	Deposit	$414.06	$0.00	$1,917.13	$2,070.30
01/2025	Deposit	$414.06	$0.00	$2,331.19	$2,484.36
02/2025	Deposit	$414.06	$0.00	$2,745.25	$2,898.42
03/2025	Deposit	$414.06	$0.00	$3,159.31	$3,312.48
03/2025	Withdrawal - HOMEOWNERS INS	$0.00	$898.00	$2,261.31	$2,414.48
04/2025	Deposit	$414.06	$0.00	$2,675.37	$2,828.54
05/2025	Deposit	$414.06	$0.00	$3,089.43	$3,242.60
05/2025	Withdrawal - TOWNSHIP TAXES	$0.00	$1,253.73	$1,835.70	$1,988.87
05/2025	Withdrawal - TOWNSHIP TAXES	$0.00	$1.00	$1,834.70	$1,987.87
06/2025	Deposit	$414.06	$0.00	$2,248.76	$2,401.93
07/2025	Deposit	$414.06	$0.00	$2,662.82	$2,815.99
08/2025	Deposit	$414.06	$0.00	$3,076.88	$3,230.05
09/2025	Deposit	$414.06	$0.00	$3,490.94	$3,644.11
09/2025	Withdrawal - SCHOOL TAXES	$0.00	$2,813.52	$677.42	$830.59
09/2025	Withdrawal - SCHOOL TAXES	$0.00	$2.47	$674.95	$828.12[L]
10/2025	Deposit	$414.06	$0.00	$1,089.01	$1,242.18
11/2025	Deposit	$414.06	$0.00	$1,503.07	$1,656.24
	Totals	**$4,968.72**	**$4,968.72**		

[L]This amount denotes the projected low point balance.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.